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PATENT  
Attorney Docket No. 05793.3077

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
)  
Sanjeev Kumar CHANDAK et al. ) Group Art Unit: 3622  
)  
Application No. 09/996,944 ) Examiner: John W. Van Bramer  
)  
Filed: November 30, 2001 ) Confirmation No. 3988  
)  
For: METHODS, SYSTEMS AND )  
ARTICLES OF MANUFACTURE )  
FOR MANAGING FINANCIAL )  
ACCOUNTS WITH REWARD )  
INCENTIVES )

**Mail Stop: Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**RESPONSE TO OFFICE ACTION**

In reply to the Office Action mailed November 1, 2007, please amend the  
above-identified application as follows:

**Amendments to the Specification** are included in this paper.

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks/Arguments** follow the amendment section of this paper.